

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES E HOWARD  
MARSHA J HOWARD

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Case No.: 10-00711

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2010.
- 2) This case was confirmed on 03/17/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/17/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/10/2010, 07/08/2011, 10/20/2011.
- 5) The case was dismissed on 12/07/2011.
- 6) Number of months from filing to the last payment: 22
- 7) Number of months case was pending: 27
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 43,400.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 26,428.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 26,428.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,462.08
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,462.08**

Attorney fees paid and disclosed by debtor **\$ 500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MIDLAND CREDIT MANAGERS ASSOCIATION	UNSECURED	2,004.00	2,003.99	2,003.99	.00	.00
AMERICAN GENERAL FINANCIAL SERVICES	SECURED	17,763.00	19,561.74	31,572.66	17,443.53	.00
AMERICAN GENERAL FINANCIAL SERVICES	SECURED	63,000.00	.00	.00	.00	.00
AMERICAN GENERAL FINANCIAL SERVICES	OTHER	NA	NA	NA	.00	.00
CARMAX AUTO FINANCE	SECURED	4,749.00	4,425.91	4,425.91	4,425.91	96.48
INTERNAL REVENUE SERVICE	SECURED	44,271.00	.00	.00	.00	.00
NEXTEL	UNSECURED	2,503.00	NA	NA	.00	.00
DISCOVER FINANCIAL SERVICES	UNSECURED	1,313.00	1,313.44	1,313.44	.00	.00
HSBC BANK NEVADA	UNSECURED	728.00	727.55	727.55	.00	.00
ECMC	UNSECURED	50,413.00	50,508.88	.00	.00	.00
LVNV FUNDING	UNSECURED	887.00	917.03	917.03	.00	.00
PRA RECEIVABLES MANAGEMENT	UNSECURED	928.00	950.17	950.17	.00	.00
PRA RECEIVABLES MANAGEMENT	UNSECURED	664.00	664.99	664.99	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	10,198.00	11,432.14	11,432.14	.00	.00
PRA RECEIVABLES MANAGEMENT	UNSECURED	2,431.00	2,431.31	2,431.31	.00	.00
DISCOVER FINANCIAL SERVICES	UNSECURED	11,275.00	11,125.87	11,125.87	.00	.00
JEFFERSON CAPITAL SYSTEMS	UNSECURED	2,029.00	1,924.55	1,924.55	.00	.00
JEANINE HOWARD	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	NA	1,850.77	1,850.77	.00	.00
INTERNAL REVENUE SERVICE	UNSECURED	NA	48,912.10	48,912.10	.00	.00
PRA RECEIVABLES MANAGEMENT	UNSECURED	NA	10,210.49	10,210.49	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	31,572.66	17,443.53	.00
Debt Secured by Vehicle	4,425.91	4,425.91	96.48
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	35,998.57	21,869.44	96.48
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	1,850.77	.00	.00
<b>TOTAL PRIORITY:</b>	1,850.77	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	92,613.63	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,462.08	
Disbursements to Creditors	\$ 21,965.92	
<b>TOTAL DISBURSEMENTS:</b>		\$ 26,428.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.